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	Electronic	Acl	knowledgement F	leceipt					
EFS ID:			4501849						
Application Number:			10731433						
International Application Number:									
	Confirmation Number:	5179							
Title of Invention:			Systems and methods for providing an adjustable rate mortgage with a fixed monthly payment						
First Named Inventor/Applicant Name:			Walter C. Muren						
Customer Number:			22852						
Filer:			Nathan A. Sloan/Gwendolyn Ramsey						
Filer Authorized By:			Nathan A. Sloan						
Attorney Docket Number:			5997.0037						
Receipt Date:			22-DEC-2008						
Filing Date:			10-DEC-2003						
Time Stamp:			15:02:25						
Application Type:			Utility under 35 USC 111(a)						
Payment	information:		I.						
Submitted with Payment			yes						
Payment Type		Credit Card							
Payment was successfully received in RAM		\$1300							
RAM confirmation Number		283							
Deposit Account									
Authorized U	ser								
File Listin	g:								
Document Number	Document Description		File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)			

1	Extension of Time	05997_0037_EOT.pdf	41632	no	1
.	Excession of fillie	03337_0337_E01.pui	bs2beb924b89d311807b4d9d969cca51df 1d92	0	
Warnings:					
Information:					
2	Request for Continued Examination (RCE)	05997_0037_RCE.pdf	59131	no	1
4			cf194c994d9fc14d4b9528bH5fc757774c6 9c26	110	
Warnings:					
This is not a USF	PTO supplied RCE SB30 form.				
Information:					
3		05997_0037_Reply_to_OA_7_2 5_08.pdf	123358	yes	17
,			e33fc6e4c9b852dff59263f30dc37ac06d36 81e	yes	
	Multip	oart Description/PDF files in .	zip description		
	Document Description		Start	End	
	Amendment After Final		1	1	
	Claims		2	11	
	Applicant Arguments/Remarks	12	17		
Warnings:					
Information:					
4	Fee Worksheet (PTO-06)	fee-info.pdf	32074	no	2
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Warnings:					
Information:					
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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-[d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.